CLAIMS:

1. A computerized system for resource management comprising:

    a.   a master wallet;

    b.   at least two shadow wallets;

wherein

- said system may be programmed to process a request wherein said request includes a identifier;

- said master wallet may be associated with a group of identifiers (master group);

- said master wallet may be programmed to comprise a resource;

- said master wallet may be programmed to allocate a subset of said resource (*loan*) to each of said at least two shadow wallets;

- said system may be programmed to process said request against the loan residing on one of said shadow wallets.

2. A computerized system for resource management as claimed in Claim 1 wherein:

- each of said shadow wallets may be associated with a subset of said master group (*shadow wallet subset*);

- said system may be programmed to determine which shadow wallet is associated with said shadow wallet subset which includes said request's identifier (*selected shadow wallet*).

3. A computerized system for resource management as claimed in Claim 1 wherein:

- said system may be programmed to notify said master wallet as said loan on said shadow wallet is consumed.

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4. A computerized system for resource management as claimed in Claim 1 wherein

- said system may be programmed to create at least one additional shadow wallet;

- said system may be programmed to reallocate subsets of said resource from said master wallet across said shadow wallets including said at least one additional shadow wallet.

5. A computerized system for resource management as claimed in Claim 1 wherein

- said system may be programmed to reallocate said loans across said shadow wallets.

6. A computerized system for resource management as claimed in Claim 1 wherein

- any of said shadow wallets may request (*requesting shadow wallet*) an additional loan from said master wallet;

- if said master wallet comprises any unclaimed resource, then the system may be programmed to cause the master wallet to grant said additional loan to said requesting shadow wallet.

7. A computerized system for resource management as claimed in Claim 1 wherein

- said system may be programmed to set a flag on said shadow wallets if no further resource is available on said master wallet.

8. A computerized system for resource management as claimed in Claim 1 wherein

- any of said shadow wallets may request (*requesting shadow wallet*) an additional loan from a second shadow wallet;

- if said second shadow wallet comprises any unused loan, then the system may be programmed to cause the second shadow wallet to transfer said unused loan to said requesting shadow wallet.

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9. A computerized system for resource management as claimed in Claim 1 wherein

- said resource in said master wallet includes a validity period which may be passed to said shadow wallets along with said loans;

- said system may be programmed to disregard any amounts, contained in an loan, that are outside of said validity period.

10. A computerized system for resource management as claimed in Claim 1 wherein

- said system may be programmed to reclaim said loan from said shadow wallet and mark any unused portion thereof as available in said master wallet.

11. A computerized system for resource management as claimed in Claim 1 wherein:

- if any of said shadow wallets fail (*failed shadow wallet*), said system may be programmed to notify said master wallet;

- said system may be programmed to update said resource on said master wallet with any unused loan from said failed shadow wallet.

12. A computerized system for resource management as claimed in Claim 1 wherein

- said system may be programmed to grant an additional loan from said master wallet to any of said shadow wallets when said shadow wallet's loan falls below a predetermined minimum where such minimum may be an absolute value, or based on a derived value such as a percentage, or a usage rate.

13. A computerized system for resource management as claimed in Claim 12 wherein

- said system may be programmed to grant said additional loan only if said resource existing (*existing resource*) in said master wallet is greater than or equal to said additional loan.

14. A computerized system for resource management as claimed in Claim 13 wherein:

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- if said existing resource is less than said additional loan, said system may be programmed to obtain said additional loan from any of said at least one other shadow wallet.

15. A computerized system for resource management as claimed in Claim 1 wherein:

- if any of said shadow wallets fail (*failed shadow wallet*), said system may be programmed to create a replacement shadow wallet;

- said system may be programmed to allocate to said replacement shadow wallet a subset of said loan (*loan subset*) allocated to said failed shadow wallet.

16. A computerized system for resource management as claimed in Claim 15 wherein:

- said system may be programmed to allocate said loan subset if an unused portion of said failed shadow wallet's loan is unknown at failure.

17. A computerized system for resource management comprising:

    a. a master wallet;

    b. at least one shadow wallet;

wherein

- said system may be programmed to process a request wherein said request includes a identifier;

- said master wallet may be associated with a group of identifiers (master group)

- said at least one shadow wallet may be associated with a subset of said master group;

- said master wallet may be programmed to comprise a resource;

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- said master wallet may be programmed to allocate a subset of said resource (loan) to said at least one shadow wallet;

- said system may be programmed to determine which shadow wallet may be associated with a group of identifiers which include said identifier associated with said request (*selected shadow wallet*);

- said system may be programmed to process said request against said selected shadow wallet's loan;

- said master wallet may be updated as said loan may be consumed on said shadow wallet with a remaining loan amount;

- if said shadow wallet fails (*failed shadow wallet*), said master wallet creates a new shadow wallet and allocates said remaining loan amount to said new shadow wallet;

- said system may be reprogrammed to send any requests associated with said failed shadow wallet to said new shadow wallet.

18. A computerized system for resource management as claimed in Claim 17 wherein

- said system may be programmed send a message to said shadow wallet if said shadow wallet has exclusive access to said master wallet.

19. A computerized system for resource management as claimed in Claim 17 wherein:

- if said shadow wallet fails, said master wallet may grant a transient, overdraft loan to said new shadow wallet where a loan state of the failed shadow wallet is unknown

20. A computerized system for resource management comprising a master wallet wherein:

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- said system may be programmed to process a request wherein said request includes a identifier;

- said master wallet may be associated with a group of identifiers (*master group*);

- said master wallet may comprise a resource corresponding to a product which further corresponds to one or more identifiers;

- upon receiving a request, said master wallet may create a shadow wallet corresponding to at least said identifier associated with said request;

- said master wallet may be programmed to allocate a subset of said resource (loan) to said shadow wallet;

- said request may be processed against said loan in said shadow wallet.

21. A computerized system for resource management comprising:

    a. a master wallet;

    b. at least two shadow wallets (a first shadow wallet and a second shadow wallet);

wherein

- said master wallet may be programmed to comprise a resource;

- said master wallet may be programmed to allocate a subset of said resource (*loan*) to each of said at least two shadow wallets;

- said system may be programmed to process said request against the loan residing on said first shadow wallet;

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- if said first shadow wallet fails, said system may be programmed to reroute said request to said second shadow wallet.

22. A computerized system for resource management comprising:

a. a master wallet;

b. at least one shadow wallet;

wherein

- said system may be programmed to process a request wherein said request includes a identifier;

- said master wallet may be associated with a group of identifiers (master group);

- said master wallet may be programmed to comprise a resource;

- said master wallet may be programmed to allocate a subset of said resource (*loan*) to said at least one shadow wallet;

- said system may be programmed to process said request against the loan residing on said at least one shadow wallet.